



Atty. Dkt. No. 057898-0102

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Danne L. Buchanan, et al.
Title: METHOD AND SYSTEM FOR
PROCESSING FINANCIAL
INSTRUMENT DEPOSITS
PHYSICALLY REMOTE FROM
A FINANCIAL INSTITUTION
Appl. No.: 09/560,779
Filing Date: 4/28/2000
Examiner: Nga B. Nguyen
Art Unit: 3628

INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR §1.56

Mail Stop PATENT APPLICATION
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Submitted herewith on Form PTO/SB/08 is a listing of documents known to Applicants in order to comply with Applicants' duty of disclosure pursuant to 37 CFR §1.56. A copy of each listed document is being submitted to comply with the provisions of 37 CFR §1.97 and §1.98.

The submission of any document herewith, which is not a statutory bar, is not intended as an admission that such document constitutes prior art against the claims of the present application or that such document is considered material to patentability as defined in 37 CFR §1.56(b). Applicants do not waive any rights to take any action which would be appropriate to antedate or otherwise remove as a competent reference any document which is determined to be a *prima facie* art reference against the claims of the present application.

05/25/2004 CCHAU1 00000048 09560779

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TIMING OF THE DISCLOSURE

The listed documents are being submitted in compliance with 37 CFR §1.97(d), before payment of the issue fee.

RELEVANCE OF EACH DOCUMENT

All of the documents are in English.

Applicants respectfully request that any listed document be considered by the Examiner and be made of record in the present application and that an initialed copy of Form PTO/SB/08 be returned in accordance with MPEP §609.

STATEMENT

The undersigned hereby states in accordance with 37 CFR §1.97(e)(2) that no item of information contained in this information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application and, to the knowledge of the undersigned, after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR §1.56(c) more than three months prior to the filing of the information disclosure statement.

FEE

A fee in connection with submission of an information disclosure statement under 37 CFR §1.97(d) in the amount of \$180.00 in accordance with 37 CFR §1.17(p) is attached.

The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 CFR §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 19-0741. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or

even entirely missing, the Commissioner is authorized to charge the unpaid amount to
Deposit Account No. 19-0741.

Respectfully submitted,

Date 

By 6/28/04

FOLEY & LARDNER LLP
Customer Number: 22428
Telephone: (202) 672-5485
Facsimile: (202) 672-5399

William T. Ellis
Attorney for Applicant
Registration No. 26,874

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

Date Submitted: June 28, 2004

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Sheet 1 of 40

Complete if Known

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Group Art Unit	3628
Examiner Name	Nga B. Nguyen
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U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
	A1	6,363,164	B1	Jones et al.	03/26/2002	
	A2	5,760,916		Dellert et al.	06/02/1998	
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Examiner Name	Nga B. Nguyen
Attorney Docket Number	057898-0102

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Examiner Name	Nga B. Nguyen
Attorney Docket Number	057898-0102

U.S. PATENT DOCUMENTS

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NON PATENT LITERATURE DOCUMENTS

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Sheet 4 of 40

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		Filing Date	4/28/2000
		First Named Inventor	Danne L. Buchanan
		Group Art Unit	3628
		Examiner Name	Nga B. Nguyen
		Attorney Docket Number	057898-0102
Sheet	7	of	40

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁶
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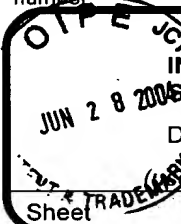
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Application Number	09/560,779
Filing Date	4/28/2000
First Named Inventor	Danne L. Buchanan
Group Art Unit	3628
Examiner Name	Nga B. Nguyen
Attorney Docket Number	057898-0102

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Group Art Unit		3628	
Examiner Name		Nga B. Nguyen	
Attorney Docket Number		057898-0102	
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		Application Number	09/560,779
		Filing Date	4/28/2000
		First Named Inventor	Danne L. Buchanan
		Group Art Unit	3628
		Examiner Name	Nga B. Nguyen
		Attorney Docket Number	057898-0102
Sheet	22	of	40

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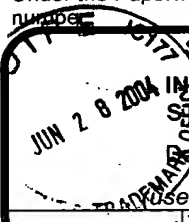
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		First Named Inventor	Danne L. Buchanan
		Group Art Unit	3628
		Examiner Name	Nga B. Nguyen
		Attorney Docket Number	057898-0102

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	A351	Broadway & Seymour Announces Client/Server Product For Item And Image Processing, DialogNews Document [On-line], Mar. 20, 1995 [Retrieved 11/20/2002], p. 03201186, Business Wire. Retrieved from the Internet: <URL:http://www.dialogselect.com/news/cgi	
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		Examiner Name	Nga B. Nguyen
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	A360	Systematics to use deposited-check imaging; installation at firm's N.J. center would be the first by an outsourcer, DialogNews Document [On-line], May 19, 1993 [Retrieved 11/20/2002], Vol. 158, NO. 95, p. 3(1), American Banker. Retrieved from the Internet: <URL:http://www.dialogselect.com/news/cgi	
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	A377	FSTC Interbank Check Image Project (no1016v4(1).ppt), p. 1-18	

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	A387	NCR demonstrates full line of retail products at NRF conference, AT&T News Release [On-line], Jan. 18, 1993 [Retrieved 11/15/2002]. Retrieved from the Internet: <URL:http://www.att.com/news/0193/930118.ncd.html	
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		Application Number	09/560,779
		Filing Date	4/28/2000
		First Named Inventor	Danne L. Buchanan
		Group Art Unit	3628
		Examiner Name	Nga B. Nguyen
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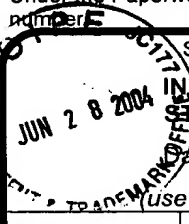
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	A432	American National Standard For Financial Image Interchange: Architecture, Overview and System Design Specification (ANSI/ABA X9.xx-1994 Draft version 0.7), American National Standards Institute, Inc., Approved 1994, p. 1-202	
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	A434	Pilot Overview - Options 1-3, Addendum and 3 Figures, 4/3/1995, p. 1-5	
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	A436	R. BROWN, Preliminary Architecture and Project Plan, FSTC Image Interchange Project, Pilot Phase-1A, IBM Corporation, 6/30/1995, p. 1-34	
	A437	R. BROWN, ANSI X9.46 Data Structure Reference, IBM Corporation, July 31, 1995, p. 1-16	
	A438	Image Quality Functional Requirements, 7/26/1995, p. 1-19	
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	A440	IBM 3898 Image Processor, Product Announcement, Mar. 13, 1990, p. 1-3 w/summary, IBM	
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